

REMARKS

I. Introduction

In response to the Office Action dated December 30, 2002, no claims have been cancelled, amended, or added. Claims 1-27 remain in the application. Re-examination and re-consideration of the application is requested.

II. Drawing Objections

In section (2) of the Office Action, the reply filed 11 October 2002 was deemed not fully responsive because "the drawing objections were not incorporated along with the proposed Amendment." Specifically, the Office Action stated that "Applicant's remarks regarding the drawing objection are noted, but not convincing." The Office Action objected to the drawings as not showing the features from claims 2-9, 11-18 and 20-27.

Applicant's attorney respectfully disagrees with the assertion that the reply filed 11 October 2002 was not responsive. In fact, the reply was fully responsive, in that Applicant's attorney traversed the objection.

Nonetheless, Applicant's attorney has amended both the drawings and the specification, as indicated above, in order to overcome the objection. Nonetheless, Applicant's attorney still believes that the objection was in error, but in the interest of expediting the application, submits the enclosed amendments.

Finally, Applicant's attorney respectfully submits that none of the amendments involve new matter or objectionable material. Consequently, Applicant's attorney requests that the objections be withdrawn.

III. Conclusion

In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited.

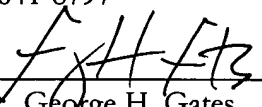
Should the Examiner believe minor matters still remain that can be resolved in a telephone interview, the Examiner is urged to call Applicant's undersigned attorney.

Respectfully submitted,

GATES & COOPER LLP
Attorneys for Applicant

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G&C 30145.391-US-01



**APPENDIX: VERSION WITH MARKINGS
TO SHOW CHANGES MADE IN THE SPECIFICATION**

Insert the following paragraphs beginning at page 22, line 17.

Block 314 selects the Other Revenue from one or more sources, i.e., Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone. The Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees. The Expected Other Revenue is revenue expected to be received. The Other Revenue Foregone is revenue foregone on each account, i.e., the difference between the Expected Other Revenue and the Actual Other Revenue.

Block 316 partitions and apportions the selected Other Revenue to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method, which are described above.

Amend the paragraph beginning at page 22, line 17 as follows.

Block [314] 318 represents the Value Analyzer Calculation Engine 104 performing the invoked Profitability Calculations 200 using the account, event and organization attributes accessed from the RDBMS 106, as well as one or more profit factors and one or more rules. In this Block, the Profitability Calculations 200 include:

Profit	=	Net Interest Revenue (NIR)
	+	Other Revenue (OR)
	-	Direct Expense (DE)
	-	Indirect Expense (IE)
	-	Risk Provision (RP)

wherein Other Revenue (OR) comprises: (1) revenue that can be associated with an account, (2) revenue that can be associated with a person, and (3) revenue that is not specifically associated with an account or person. In this Block, the profit factors include parameter values necessary to perform the profitability calculations and the rules direct operations of the profitability calculations.

Delete the paragraph beginning at page 23, line 7 as follows.

[As noted above, Block 314 selects the Other Revenue from one or more sources, i.e., Actual Other Revenue, Expected Other Revenue, and Other Revenue Foregone. The Actual Other Revenue is selected from one or more sources selected from a group comprising: One-time Fees and Recurring Fees. The Expected Other Revenue is revenue expected to be received. The Other Revenue Foregone is revenue foregone on each account, i.e., the difference between the Expected Other Revenue and the Actual Other Revenue. Once selected, the Other Revenue is partitioned and apportioned to one or more accounts associated with each partition using one or more specified allocation methods selected from a group comprising: balance method, count method, transaction count method, or transaction amount method.]

Amend the paragraph beginning at page 23, line 17 as follows.

Block [316] 320 represents the Value Analyzer Calculation Engine 104 delivering the output or results from the invoked Profitability Calculations 200 to the Value Analyzer Client 102 and/or the RDBMS 106. With regard to the Value Analyzer Client 102, the results may be presented to the user, printed, or used by various other computer programs, as desired. With regard to the RDBMS 106, the results may be stored for later use by the Value Analyzer Calculation Engine 104, or other computer programs, as desired.

O I P E
JAN 30 2003
PATENT & TRADEMARK OFFICE

GEORGE R. HOOD
S/N 09/608,681 Docket: 3627
OTHER REVENUE IMPLEMENT...SYSTEM

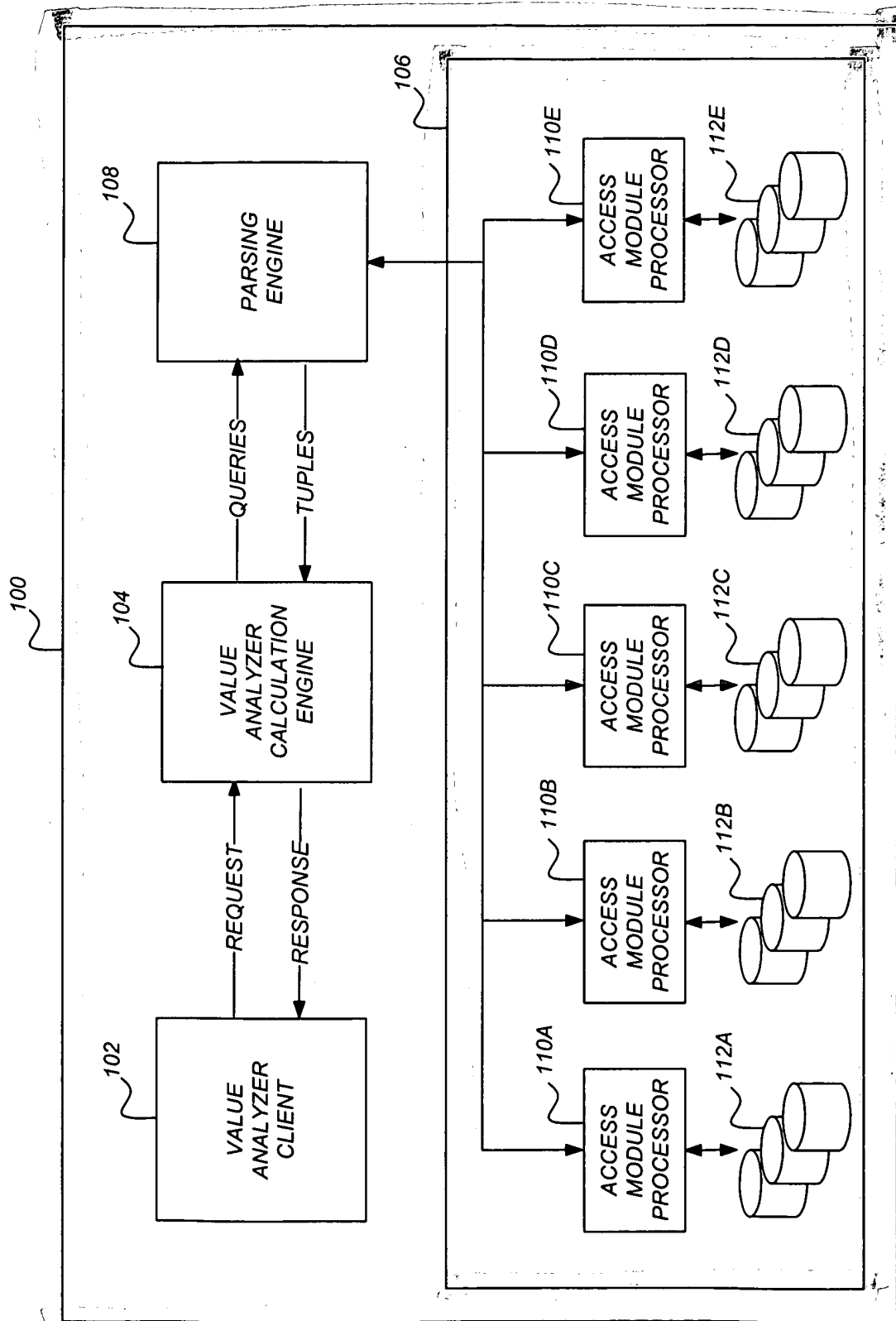


FIG. 1



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OTHER REVENUE IMPLEMENT...SYSTEM

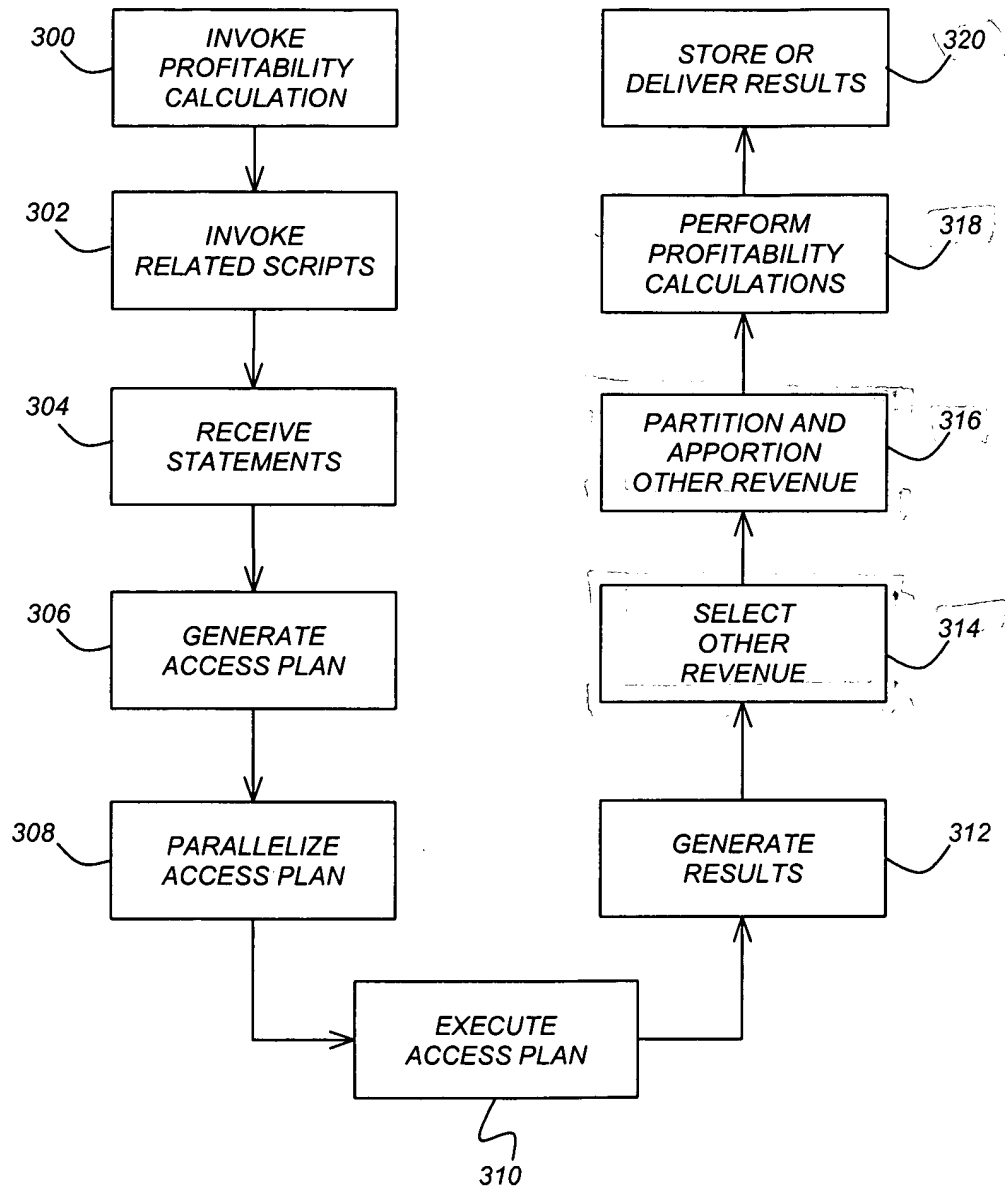


FIG. 3